



Center for Social Development

GEORGE WARREN BROWN SCHOOL OF SOCIAL WORK

INQUIRY, INNOVATION, & IMPACT

Report to the Community



Washington University in St. Louis



MESSAGE FROM THE DIRECTOR

The Center for Social Development (CSD) is a leader in research and innovation in social development—building capacities of individuals and families to lead more stable, fulfilling lives and contribute to their communities and society.

There is growing recognition that the truly critical innovations are not technological, but social. Humans must learn how to develop every person as a resource, create effective organizations, and solve problems across national, cultural, religious, and racial differences. The well-being of humans and the planet depends on developing these capacities.

Working with many partners, CSD aims to create sustained bodies of research and innovations that make a real difference in the world. Research at CSD has informed and influenced policies that promote inclusion and participation, greater opportunities, civic engagement and problem solving, and social and economic development of families and communities. CSD's research extends into local communities, across the country, and around the globe.

Many graduate students come to the Brown School because of CSD's track record and leadership. Doctoral students affiliated with CSD assume faculty positions in top schools in the United States and abroad, and undertake scholarship that is creative, academically solid, and consequential in the real world, informing social policies and practices into the future. They lead research agendas in asset building, civic service, productive aging, thriving communities, and other areas of social development. Master's graduates are leaders in community development and policy.

At CSD, we aim to take on new challenges and to become even more effective in using research knowledge to inform policies and programs in the states, at the federal level, and internationally.

The hallmarks of our work are inquiry, innovation, and impact.

We cannot do this work alone. We are grateful to all of our partners and supporters.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Michael Sherraden'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Michael Sherraden



MISSION

CSD's mission is to create and study innovations in practice and policy that enable individuals, families, and communities to formulate and achieve life goals, and contribute to the economy and society.

Through innovation, research, and policy development, CSD makes academic and applied contributions in social development theory, evidence, community projects, and public policy, building bridges across public, nonprofit, and private sectors. We value both academic excellence and real-world involvement and impact.

CSD embraces its role in a teaching institution, training doctoral and master's students through applied research projects. In many cases, international graduate students take on projects in their native countries, building knowledge and creating opportunities for extended partnerships.



AREAS OF FOCUS

Asset Building: Beginning in the 1990s, CSD has defined asset building as a new direction in social policy. Asset-building research at CSD has informed and influenced legislation in the states and at the federal level. Specifically, the United States has implemented matched savings for millions of low-income families, and an experimental test of Child Development Accounts (CDAs) has generated policy impacts in the US and abroad. At least six countries have CDAs covering all or much of the child population. In addition, CSD has consulted with top government officials in designing major asset-based policies in the United Kingdom, Canada, China, Korea, Indonesia, Uganda, Peru, and other countries. Large, global research projects at CSD have been the driving force. A large research project with Youth Savings Accounts in four developing countries is underway and expected to inform national policies and international development. The goal of “an account for every child on the planet,” first articulated by CSD, appears in a growing number of discussions and agendas for international development.

Civic Engagement and Service: CSD is a national and global leader in research and policy on civic engagement and service. CSD’s research on civic service has helped to define a field and inform policies to expand participation in domestic and international service, such as AmeriCorps and the Peace Corps. These policy achievements have broadened participation and engagement, creating opportunities for inter-group exchange and understanding. Civic service is emerging as a new social institution. Service to the community, country, or world—as a teen, young adult, in the working years, or in retirement—may one day be considered a normal part of the life course for many people.

Productive Aging: CSD is also a widely recognized leader in defining and testing innovations in productive aging. Productive aging refers to making contributions to society during the older adult years. CSD has extended knowledge and influenced policy in productive aging in the US and abroad. A major experimental study of Experience Corps® has spurred interest in service by older adults. Through conferences and research, CSD has initiated a discussion of productive aging in China, the most rapidly aging country in the world.

Thriving Communities: In the 1990s, CSD led the Washington University initiative for the very successful Urban Family and Community Development Program, a multi-discipline, multi-university effort to build human capital and leadership in St. Louis communities. Beginning in 2000, CSD facilitated multiple Individual Development Account, home ownership, and other asset-building programs in St. Louis and across the State of Missouri. Beginning in 2010, CSD is partnering with multidisciplinary teams, community organizations, and local governments in intensive community development projects in St. Louis, creating a knowledge base and models that can be implemented in other communities. In particular, CSD is coordinating “Livable Lives,” a Washington University initiative aimed at interdisciplinary applied research to improve living conditions for low-income families and communities.



ASSET BUILDING

In its simplest form, asset building refers to strategies that increase financial and tangible assets, such as savings, a home, and businesses of all kinds. Asset-building policy focuses on long-term development of individuals, families, and communities. Common examples of asset-based policy in the US include the home mortgage tax deduction and tax deferment in 401(k) retirement plans.

Low-income families do not generally have income tax liabilities and, therefore, are not likely to benefit from traditional asset-building policies such as tax breaks for home mortgages and retirement plans. CSD focuses on building knowledge about asset-building policies and innovations that benefit the whole population. Specifically, CSD's research focuses on four key policy features: (1) universal: bring everyone into asset-based policy; (2) progressive: greater subsidies for the poor; (3) life-long: birth to death and flexible across the life course; and (4) adequate: sufficient assets to meet life goals.

CSD informs inclusive asset-building policy by designing, implementing, and researching large-scale demonstrations of asset-building policy strategies. Demonstrations have focused on two kinds of matched savings accounts: Individual Development Accounts (IDAs) and Child Development Accounts (CDAs). IDAs are matched savings accounts that enable low-wealth families to save and enter the financial mainstream. CDAs are savings or investment accounts that begin as early as birth, and allow parents and children to accumulate savings for postsecondary education, homeownership, or business initiatives. In many cases, both public and private matching funds are deposited into IDAs and CDAs.

CSD also informs inclusive asset-building policy at the state level through research and capacity-building work in the US. CSD was an early leader in its State Assets Policy Program, and more recently has become the leading center for research on state College Savings Plans.

In collaboration with the Kathryn M. Buder Center for American Indian Studies, CSD has established a Native-led asset-building research agenda. Joint research projects have sought to gain a better understanding of the definition and vision of asset building in Native communities, including the role financial assets play in community development.

CSD has expanded its assets research and policy agenda beyond the US in its work on international development. CSD initiated the Global Assets Project and has extensive research and policy projects underway in both developed and developing countries.



LARGE-SCALE DEMONSTRATIONS

DOWNPAYMENTS ON THE AMERICAN DREAM POLICY DEMONSTRATION (ADD)

CSD designed and implemented the research plan for this seven-year demonstration that tested the effectiveness of Individual Development Accounts (IDAs) as a tool for low-income Americans to achieve economic independence. With support from 13 community-based organizations across the country, 2,364 low-income individuals opened IDAs in ADD.

ADD findings to date indicate that, contrary to common perception, the poor can and do save. Another key finding is an association between savings outcomes and characteristics of IDA programs. The latter finding suggests that inclusive asset building is most effectively achieved through program and policy design. As CSD Director Michael Sherraden has noted, a successful approach to asset building “would focus not only on changing people, but also on changing policies.”

A fourth wave of data collection at the ADD experiment site in Tulsa, Oklahoma was recently completed by CSD in partnership with the University of North Carolina, RTI International, and the Brookings Institution. Researchers conducted surveys with 80% of the original sample interviewed in 1998. The fourth wave of data collection provides a unique opportunity to learn about effects of IDAs long after the IDA program has been completed.

ADD continues to inform asset-building policy and program development, including the Assets for Independence Act (AFIA) in the United States, the Saving Gateway and Child Trust Fund in the United Kingdom, SaversPlus by ANZ Bank of Australia, and the Child Development Fund in Hong Kong.

SELECTED PUBLICATIONS

Striving to save: Creating policies for financial security of low-income families, by M.S. Sherraden & A.M. McBride, with S. Beverly (University of Michigan Press).

Age differences in IDA savings outcomes: Findings from the American Dream Demonstration. *Journal of Aging and Social Policy*, by M. Putnam, M. Sherraden, L. Zhang, & N. Morrow-Howell

Can the poor save? by M. Schreiner & M. Sherraden (Transaction Publishers).

Assets beyond savings in Individual Development Accounts. *Social Service Review*, by C.-K. Han, M. Grinstein-Weiss, & M. Sherraden.

KEY PARTNERS

Abt Associates, ADVOCAP, Alternatives Federal Credit Union, Bay Area IDA Collaborative, Brookings Institution, Capital Area Asset Building Corporation, Central Vermont Community Action Council, CFED, Community Action Project of Tulsa County, Family Conservancy, Foundation Communities, John H. Bonner Center, MACED/ Owsley County Action Team, Mercy Corps, RTI International, ShoreBank Corporation, University of North Carolina, and Women's Self-Employment Project

KEY FUNDERS

Ford Foundation, Charles Stewart Mott Foundation, Citi Foundation, Ewing Marion Kauffman Foundation, Fannie Mae Foundation, F.B. Heron Foundation, John D. and Catherine T. MacArthur Foundation, Joyce Foundation, Levi Strauss Foundation, MetLife Foundation, and Rockefeller Foundation



SAVING FOR EDUCATION, ENTREPRENEURSHIP, & DOWNPAYMENT (SEED) NATIONAL INITIATIVE

Saving for Education, Entrepreneurship, and Downpayment (SEED) tested asset-building accounts for children and youth with the goal of providing strategic and practical lessons in how to create an inclusive system of Child Development Accounts (CDAs). CDAs are savings or investment accounts that begin as early as birth, and allow parents and children to accumulate savings for postsecondary education. From 2003 through 2008, SEED involved 12 community pilot CDA programs that included over 1,200 low-income children and their families. The SEED Initiative also involved state and federal policy design, market development, and communications.

SEED findings indicate that many SEED participants made deposits to their accounts, despite the challenge of saving on a low income. The average amount accumulated over the three-year period would fund 60% of one year of community college. This average savings, if maintained from birth to 18 with modest returns, would be enough to fund two years of community college tuition and fees at current prices. Another finding of SEED is that account design and program arrangements—“institutional” features—appear to facilitate saving for participants, especially those with very low incomes.

Other SEED research suggests that CDAs appeal broadly to Americans across a wide political and geographic spectrum. Bi-partisan support for legislative proposals suggests there is potential for a national CDA policy that is universal, lifelong, progressive, and asset-oriented.

SELECTED PUBLICATIONS

Lessons from SEED: A national demonstration of Child Development Accounts, edited by M. Sherraden & J. Stevens.

SEED account monitoring research: Participants, savings, and accumulation (CSD Research Report), by L.R. Mason, Y. Nam, M. Clancy, V. Loke, & Y. Kim.

Child Development Accounts and saving for children's future: Do financial incentives matter? *Children & Youth Services Review*, by L.R. Mason, Y. Nam, M. Clancy, Y. Kim, & V. Loke.

Financial capability in children: Effects of participation in a school-based financial education and savings program. *Journal of Family & Economic Issues*, by M.S. Sherraden, L. Johnson, B. Guo, & W. Elliott.

KEY PARTNERS

Beyond Housing, Boys & Girls Clubs of Delaware, CFED, Cherokee Nation, Foundation Communities, Fundación Chana y Samuel Levis, Harlem Children's Zone, Inc., Initiative on Financial Security at the Aspen Institute, Juma Ventures, Mile High United Way, New America Foundation, Oakland Livingston Human Services Agency, People for People, Inc., RTI International, Sargent Shriver National Center on Poverty Law, Southern Good Faith Fund, and University of Kansas School of Social Welfare

KEY FUNDERS

Ford Foundation, Charles Stewart Mott Foundation, Charles and Helen Schwab Foundation, Citi Foundation, Edwin Gould Foundation for Children, Evelyn and Walter Haas Jr. Fund, Ewing Marion Kauffman Foundation, Jim Casey Youth Opportunity Initiative, Lumina Foundation for Education, MetLife Foundation, and Richard and Rhoda Goldman Fund



SEED FOR OKLAHOMA KIDS

The SEED for Oklahoma Kids (SEED OK) experiment, a large-scale study with randomly-selected newborn children in the state, is among the most important policy tests of Child Development Accounts (CDAs) in the US. As the first randomized, controlled trial of universal and progressive CDAs in the country, SEED OK aims to assess CDA feasibility while investigating short- and long-term impacts on savings for children, parenting practices, and children's developmental outcomes. Using the existing policy structure of the Oklahoma College Savings Plan, SEED OK provides an account to the child of every treatment participant and matches savings by income-eligible families.

SEED OK research includes a longitudinal experiment with random assignment of SEED OK treatment and control participants, account monitoring of savings data, and in-depth interviews. In Oklahoma, approximately 2,700 parents of infants from a random sample of 2007 Oklahoma birth records are being followed over the course of the seven-year experiment, from 2008-2014.

In early 2008, 1,360 treatment participants received \$1,000 in an Oklahoma College Savings Plan (OCSP) account for their child. Income-eligible treatment participants are offered a match to savings in their own OCSP account through 2011. The experiment has a solid methodological foundation, and researchers will be able to follow the SEED OK participants for many years to come.

SELECTED PUBLICATIONS

SEED for Oklahoma Kids: Demonstrating Child Development Accounts for all newborns, by M. Sherraden & M. Clancy.

The SEED for Oklahoma Kids Experiment: Initial account opening and savings (CSD Research Report), by R. Zager, Y. Kim, Y. Nam, M. Clancy, & M. Sherraden.

The SEED for Oklahoma Kids experiment: Comparison of treatment and control groups (CSD Research Brief), by Y. Kim & Y. Nam.

SEED for Oklahoma Kids: Summary of project, research, and policy implications, by M. Sherraden & M. Clancy.

SEED for Oklahoma Kids: Launch media report, by the Center for Social Development.

KEY PARTNERS

Oklahoma State Treasurer's Office, Oklahoma Department of Human Services, Oklahoma State Department of Health, Oklahoma Tax Commission, RTI International, and TIAA-CREF

KEY FUNDERS

Ford Foundation, Charles Stewart Mott Foundation, and Lumina Foundation for Education



INCLUSIVE ASSET BUILDING IN THE STATES

INCLUSIVE 529 SAVINGS POLICY

College savings plans, frequently called 529 plans after the Internal Revenue Code section, allow individuals to make after-tax deposits for future higher education expenses. Despite the rapid growth in 529s, low- and moderate-income families are much less likely to own 529 plan accounts than wealthier families. Since 2001, CSD has conducted research on College Savings Plans and recommended policy reforms.

CSD's extensive research publications and policy work on inclusive 529 policy reforms are aimed at making it easier for all families to save for college. Promising policy reforms include: 1) facilitating enrollment and contributions, 2) removing saving disincentives, 3) increasing saving incentives, and 4) strengthening tax benefits.

In 2009, CSD began a collaboration with the New America Foundation—the College Savings Initiative—to inform federal and state policymakers about 529 innovations and to advance 529 reforms through policy research and design, policymaker education, and communications. The overarching goal of this work is to increase postsecondary education access and completion rates, particularly among low- and moderate-income individuals throughout the nation.

Future 529 work will continue a focus on in-depth studies in states with the most promising 529 policy innovations. In partnership with the Kathryn M. Buder Center for American Indian Studies and other Native partners, CSD hopes to examine children's accounts administered by tribal governments.

SELECTED PUBLICATIONS

Staying on course: The effects of savings and assets on the college progress of young adults, American Journal of Education, by W. Elliott & S. Beverly.

The role of savings and wealth in reducing “wilt” between expectations and college attendance, Journal of Children and Poverty, by W. Elliott & S. Beverly.

Toward more inclusive College Savings Plans: Sample state legislation (CSD Policy Report & Policy Brief), by T. Lassar, M. Clancy, & S. McClure.

College savings plan accounts at birth: Maine's statewide program (CSD Policy Brief), by M. Clancy & T. Lassar.

Assets and liabilities, race/ethnicity, and children's college education (CSD Working Paper & Research Brief), by M. Zhan & M. Sherraden.

KEY PARTNER

New America Foundation

KEY FUNDERS

Bill & Melinda Gates Foundation, Ford Foundation, and Lumina Foundation for Education



STATE ASSETS POLICY PROJECT

CSD's State Assets Policy Project (SAPP) is a nationally-focused policy research initiative informing assets policy development and innovation in states, with an emphasis on including traditionally marginalized groups.

SAPP has expanded its focus from state-level IDA policies to a broader policy research and development agenda. As part of this broader focus, CSD draws on its experience with more than 25 states to inform efforts of new coalitions in Southern states. These new coalitions will build collaborative networks for stronger citizen engagement in asset-based policy. CSD will continue to contribute to stronger state and regional asset-building coalitions in the future, especially in the southern US among African American, Hispanic, and American Indian populations.

CSD also organizes conferences that bring stakeholders together to discuss policy, share best practices, identify research questions, and plan for the future. CSD and its partners have hosted a wide range of state and regional conferences and tribal meetings devoted to saving and asset building. The intent of all SAPP conferences is to move the assets field toward more inclusive asset building for the whole population.

SELECTED PUBLICATIONS

Asset building in the South: Organizations and services (CSD Report), by G. Gunn, J. Heffern, & K. Edwards.

State-level asset-building coalitions: Origins, operations, and achievements (CSD Policy Brief), by N. Warren & G. Gunn.

Asset-building coalitions in Oregon and North Carolina: Two case studies (CSD Policy Report), by K. Edwards, G. Gunn, J. Downs, & J. Heffern.

Asset-building coalitions in states: Innovative coalition development and policy advocacy strategies meeting (CSD Conference Report), by K. Edwards, G. Gunn, & J. Heffern.

State policy options for building assets (CSD Report), by L. Parrish, H. McCulloch, K. Edwards, & G. Gunn.

KEY PARTNERS

Alabama Arise, CFED, FDIC, Federal Reserve Bank of New York, Federal Reserve Bank of Saint Louis, Federation of Southern Cooperatives, Florida A&M University, Florida Family Network, Mississippi Association of Cooperatives, New America Foundation, and Tuskegee University

KEY FUNDERS

Annie E. Casey Foundation, Charles Stewart Mott Foundation, Ewing Marion Kauffman Foundation, F.B. Heron Foundation, Federal Reserve Bank of Kansas City, Ford Foundation, and Levi Strauss Foundation



TOWARD A NEW ECONOMIC SECURITY MEASURE

Assets and savings are essential for economic security and long-term development for individuals and families in the current economy. Assets help families go through economically difficult times while offering opportunities for a better future. Many current measures of economic security, however, focus on income rather than assets.

Wider Opportunities for Women (WOW) is collaborating with CSD to expand its national methodology for measuring basic income adequacy and economic security. The new measure—the Basic Economic Security Tables Index (BEST)—includes saving components that are essential for long-term economic security and household development, such as precautionary savings, skill development savings, retirement savings, and homeownership savings.

The BEST Index seeks to measure what families need, not what families currently have. The BEST Index details the income levels and savings that allow families to avoid being forced into unmanageable debt and poverty.

SELECTED PUBLICATIONS

Basic Economic Security Tables Index for the United States, by S. McMahon, Y. Nam, & Y.S. Lee (Wider Opportunities for Women & Center for Social Development).

KEY PARTNER & FUNDER

Wider Opportunities for Women



ASSET BUILDING IN INDIAN COUNTRY

EARNED INCOME TAX CREDIT (EITC) AND NATIVE HOUSEHOLDS

CSD and the Buder Center have engaged 20 Native partners in community-based participatory research to examine utilization of EITC as an asset-building tool. Most households indicated that EITC was needed to meet basic financial needs such as rent, food, and utility expenses. A number of respondents indicated that their refund contributes to financial security for their families. Some hoped to save their refund, while others planned to use their refund to purchase a vehicle or pay bills. Respondents' desire to save and invest their EITC dollars for financial security and asset-building goals suggests a need for more financial institutions in or near Native communities, access to credit, and the development of savings programs. The diversity of Native communities requires a flexible approach to program and policy development; therefore, products and services should be designed to be more accessible to the Native communities they serve and more tailored to community needs.

In addition to the research component of this project, a strong peer network developed among Native community partners. Relationships among this network were supported by four annual gatherings. Topics shared during these convenings included research findings on ways Native families use EITC, tips on starting and sustaining a Volunteer Income Tax (VITA) preparation site, and strategies to link customers to asset-building strategies at tax time. During August 2009, this network of Native VITA sites was connected to the National Community Tax Coalition, a policy advocacy coalition.

Future publications will continue to analyze the data collected in this project and identify links between tax policy and asset building in Indian country.

SELECTED PUBLICATIONS

EITC in Indian country: Moving beyond the safety net to asset building (CSD Research Report), by K. Wagner & A.L. Hertel.

Earned Income Tax Credit (EITC) utilization in Native communities (CSD Research Brief), by K. Wagner & A.L. Hertel.

Savings and financial services in Native communities (CSD Research Brief), by K. Wagner & A.L. Hertel.

Volunteer Income Tax Assistance (VITA) sites in Native communities (CSD Research Brief), by K. Wagner & A.L. Hertel.

KEY PARTNERS

Kathryn M. Buder Center for American Indian Studies and Native Financial Education Coalition

KEY FUNDERS

Annie E. Casey Foundation, F.B. Heron Foundation, First Nations Development Institute, and Internal Revenue Service



RECORDING A NATIVE PERSPECTIVE ON THE DEFINITION AND BENEFITS OF RETAINING AND BUILDING ASSETS

This joint research project of the Center for Social Development and the Kathryn M. Buder Center for American Indian Studies sought to gain a better understanding of the definition and vision of asset building in Native communities, including a better understanding of the role financial assets play in community development. Specifically, the project investigated the current asset holdings of one Native community by allowing community members to define “assets” for themselves and for their community.

This research showed that the assets most valued in this Native community are education, family, and youth. Culture was also identified as an asset along with identity, which suggests a need to consider these factors when determining how wealth-building strategies might work best in an American Indian cultural context.

Another significant finding is that Native people embrace the notion of economic development, provided it does not strip them of their culture or traditional ways. The desire for retention of heritage, tradition, and language is particularly poignant when expressed by American Indians, who have witnessed their culture and heritage be stripped away by others. Further, the research suggests that asset-building strategies that allow Native Nations to retain their sense of identity by preserving language, ideals, and communal ways are most likely to be successful among American Indians.

Future work will draw on the data collected in this project to more fully examine the conceptualization of assets in Native communities.

SELECTED PUBLICATIONS

Dialogues on assets in Native communities: Recording a Native perspective on the definition and benefits of retaining and building assets (CSD-Buder Report), by A.L. Hertel, K. Wagner, J. Phillips, K. Edwards, & J. Hale.

KEY PARTNERS

Kathryn M. Buder Center for American Indian Studies and Lac Courte Oreilles Ojibwe Community College

KEY FUNDERS

F.B. Heron Foundation and Insight Center for Community Economic Development



EXPLORING SAVING FOR EDUCATION IN AMERICAN INDIAN COMMUNITIES

This mixed methods research project studies saving for education in American Indian communities in North Carolina.

Qualitative research in the study has five objectives: 1) To investigate whether American Indian parents save for postsecondary education, 2) To explore culturally acceptable methods of saving from an American Indian perspective, 3) To identify specific design features of financial instruments that would facilitate saving for postsecondary education among American Indian parents, 4) To address barriers to saving for education that exist in American Indian communities, and 5) To identify ways these barriers to saving for education may be overcome. Data collection for this part of the project is underway.

The study also employed a quantitative approach to test indicators of saving for postsecondary education among American Indian adults, and to spatially assess North Carolina's 529 College Savings Plan (Plan) awareness. This part of the research is complete. Findings are that the only significant indicator of saving for college is parents' educational expectations for their children. Other variables—including income, homeownership, and credit card debt—are not significant. The finding that income is not associated with saving is the opposite of findings in studies with non-Native study participants. We also learned that Plan awareness in tribal and urban Indian communities is low, although there is a relatively high degree of Plan ownership among sample participants compared to 2007 Plan ownership in general.

Future research will examine innovative ways to construct 529 College Savings Plans so that they are accessible and attractive to American Indian parents and communities.

SELECTED PUBLICATIONS

Saving for postsecondary education in American Indian communities: A geospatial and quantitative analysis (CSD Working Paper), by A.L. Hertel & M.E. Jäger.

Saving for postsecondary education in American Indian communities (CSD Research Brief), by A.L. Hertel & M.E. Jäger.

KEY PARTNERS

Kathryn M. Buder Center for American Indian Studies, North Carolina Commission of Indian Affairs, North Carolina Indian Economic Development Initiative, and United Tribes of North Carolina

KEY FUNDER

F. B. Heron Foundation



INTERNATIONAL DEVELOPMENT

YOUTHSAVE

CSD is part of a global consortium supported by the MasterCard Foundation that is piloting a youth savings initiative in Colombia, Ghana, Kenya, and Nepal. In addition to CSD, the consortium includes Save the Children, the Consultative Group to Assist the Poor (CGAP), and the New America Foundation. The goal of the five-year project is to understand the conditions for sustainable delivery of savings products and services that can substantially improve the life chances of low-income youth in the developing world, and transfer this knowledge to those in a position to support their accessibility and quality.

Collaborating with local researchers, CSD has primary responsibility for studying how young people interact with opportunities to save, young people's savings performance, and development outcomes for youth and their households. The YouthSave Project is particularly interested in testing potential impacts on education, health behaviors, and livelihoods.

YouthSave has an extensive multi-method research agenda. Research methods include case studies at each site, tracking savings performance, and an experimental impact assessment at one or more sites. Long-term impact research will extend beyond 2014.

SELECTED PUBLICATIONS

Youth savings in developing countries: Trends in practice, gaps in knowledge (A report of the YouthSave Consortium), edited by R. Deshpande & J. Zimmerman.

Youth savings around the world: Youth characteristics, savings performance, and potential impacts (CSD Research Brief), by R. Masa, M.S. Sherraden, L. Zou, F. Ssewamala, E. Johnson, D. Ansong, G. Chowa, & M. Sherraden.

Innovations in youth saving and asset building around the world (CSD Research Brief), by R. Masa.

KEY PARTNERS

Banco Caja Social de Colombia (BCSC), Bank of Kathmandu (BoK), Consultative Group to Assist the Poor (CGAP), HFC Bank in Ghana, Institute of Statistical, Social, and Economic Research (ISSER) at University of Ghana, Kenya Institute for Public Policy Research and Analysis (KIPPRA), Kenya Postbank, New America Foundation, New ERA in Nepal, Save the Children USA & Canada, and Universidad de Los Andes in Colombia

KEY FUNDER

MasterCard Foundation



GLOBAL ASSETS PROJECT

The Global Assets Project (GAP) informs and promotes development of asset-building policies and programs worldwide. As part of this work, CSD is advising and helping to test innovations in asset building in countries around the world.

Perhaps one day asset building can become a lifelong process, endeavor, and reality for most of the world's poor, as it is today for most of the non-poor. GAP's primary targets are the 2.5 billion people (40% of the world's population) who live on less than \$2 per day, a disproportionate number of whom are women and children, and the 3 billion people around the world who today lack access to basic financial services. Poverty and financial exclusion in economically advanced nations are also targets of GAP.

To approach a vision of “assets for all”—and to structure and leverage the growing momentum toward building assets for the poor throughout the world—GAP builds on existing research, policy, and practice, and aims to inform and promote inclusive policies and innovative financial products.

Current GAP projects involve applied research on asset-building demonstrations and policy innovations in Africa, East and Southeast Asia, and South America.

SELECTED PUBLICATIONS

Social development and the potential of assets: International perspectives [special issue]. *Social Development Issues*, edited by L. Zou & M. Sherraden.

Assets for children: Experiences in Asia and implications for China. *Journal of US-China Education Review*, by L. Zou & M. Sherraden.

Assets for all: Toward universal, progressive, lifelong accounts, by M. Sherraden. In *Social investment and the future of social policy in Korea* (in Korean), edited by Y.M. Kim.

Asset-based social policy: Toward fairness and inclusion, by M. Sherraden. In *Global efforts for poverty prevention* (in English & Korean) (Seoul Welfare Forum).

Asset building and social development (in Chinese), edited by J. Gao & M. Zhan.

KEY PARTNERS

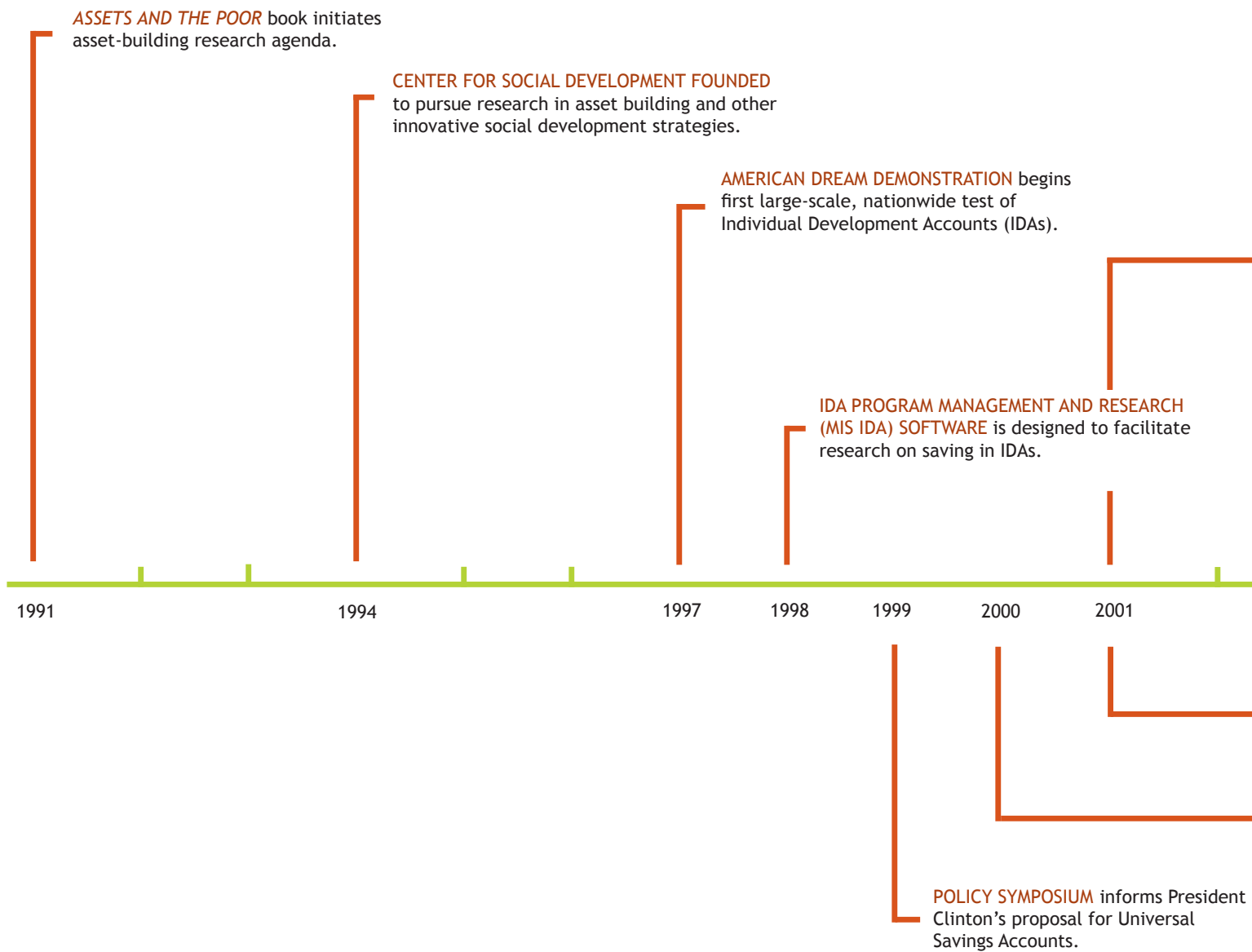
ANZ Bank in Australia, Centre for Social Development Asia at the National University of Singapore, Build Africa Uganda, China Center for Town Reform and Development, Chinese Academy of Social Sciences, Chinese University of Hong Kong, Chung Ang University, Hong Kong Polytechnic University, Hutubi County Government in Xinjiang, Korean Labor Institute, Korean Ministry of Health and Welfare, National University of Singapore, National University of Taiwan, Peking University, Seoul Welfare Foundation, Shandong University, Stanbic Bank - Masindi Branch, State Islamic University in Indonesia, Tsinghua University, and University of Indonesia

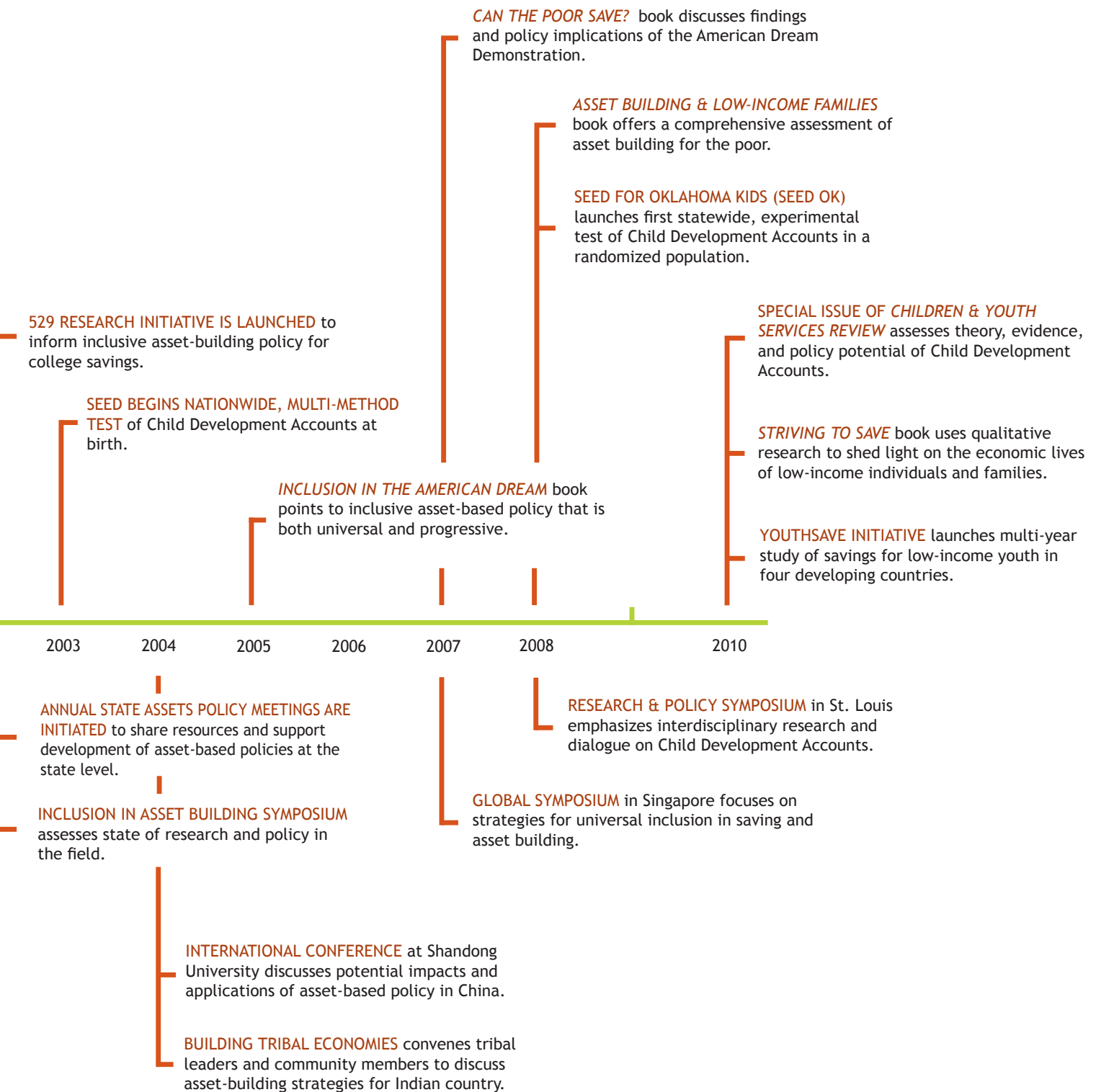
KEY FUNDERS

Levi-Strauss Foundation and Citi Foundation



ASSET BUILDING AT CSD (1991-2010)







CIVIC ENGAGEMENT & SERVICE

At CSD, civic engagement is defined as social action that makes a difference at the local, national, or international level. Civic service is a particular type of civic engagement, defined as formal volunteering in a structured program. The Peace Corps and AmeriCorps are two well-known examples of government-sponsored civic service programs, but there are hundreds sponsored by nonprofit organizations as well. CSD's work on civic engagement and service focuses on international service and service across the life course.

In international service, CSD has responded to a paradox: international service is increasing in scope and significance around the world, yet is the least studied form of civic service. To address this evidence gap, CSD and the Institute for Volunteering Research in London convened a group of scholars and practitioners at the International Service in the Context of Globalization conference in 2005. The purpose of the conference, funded by the Ford Foundation, was to assess the state of knowledge about international service and formulate a research agenda. As the result of this work, CSD is the lead research partner for the Brookings Institution Initiative on International Volunteering and Service, launched in 2006. Policy impacts of this work are ongoing. To date, the research has informed the 2009 Edward M. Kennedy Serve America Act and the proposed Sargent Shriver International Service Act.

In its work on service across the life course, CSD explores and measures the effects of service on youth and on the communities they serve. CSD recently completed a study of youth service in 12 countries in Latin America and the Caribbean. CSD also leads work on productive aging (see p. 26), a component of which is civic service performed by older adults. A recent study has been completed that compares younger and older adults in their civic service.

CSD has produced seminal work in this field, beginning with *National Service: Social, Economic, and Military Impacts* in 1982 followed by *The Moral Equivalent of War? A Study of Non-military Service in Nine Nations* in 1990, both coauthored by Michael Sherraden and Donald Eberly. In 2004, Amanda Moore McBride and Michael Sherraden, with colleagues from around the world, presented regional portraits of civic service in a special issue of *Nonprofit and Voluntary Sector Quarterly*. This was followed in 2007 with a global research agenda for the field in *Civic Service Worldwide: Impacts and Inquiry*.



INTERNATIONAL VOLUNTEER SERVICE

BROOKINGS INSTITUTION INITIATIVE ON INTERNATIONAL VOLUNTEER SERVICE

CSD is partnered with the Brookings Institution on the Initiative on International Volunteering and Service to build knowledge on international service worldwide. This initiative aims to create avenues for meaningful participation in international volunteering and service, and to ensure long-lasting value for volunteers, as well as for sending and hosting organizations, communities, and countries. As a partner in this initiative, CSD is conducting impact research that builds knowledge on international service worldwide and contributes to related policy analysis.

Several projects are part of this initiative:

- In Peru and Costa Rica, a cross-sectional comparative study investigates which features have the greatest impact on volunteers, host organizations, and community outcomes.
- In South Africa, Tanzania, and Mozambique, a project using the same research design explores impacts on volunteers, host organizations, and community outcomes.
- In Uganda, a randomized clinical trial will measure the impacts of volunteer-based health trainings on health-related behaviors.
- In Asia, a project begins to capture the region's perspectives on international volunteering.

SELECTED PUBLICATIONS

Effects of international volunteering and service: Individual and institutional predictors. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations*, by M.S. Sherraden, B. Lough, & A.M. McBride.

Perceived effects of international service on volunteers: Interim results from a quasi-experimental study (Brookings Institution/CSD Report), by B.J. Lough, A.M. McBride, & M.S. Sherraden.

Access to international volunteerism. *Nonprofit Management and Leadership Journal*, by A.M. McBride & B.J. Lough.

KEY PARTNERS

Brookings Institution, Building Bridges Coalition, Cross-Cultural Solutions, OmniMed, Uganda Chartered HealthNet at Makerere University, Volunteer & Service Enquiry Southern Africa (VOSESA), and WorldTeach

KEY FUNDERS

Ford Foundation and the Brookings Institution and Washington University Academic Venture Fund



IMPACTS OF INTERNATIONAL SERVICE

CSD has developed and implemented the first assessment of its kind on the impacts of international volunteer service on volunteers, host organizations, and host communities. The quasi-experimental, longitudinal assessment compares a short-term immersion program sending volunteers to work on capacity-building projects with a long-term development program sending volunteers worldwide to teach English. Field research has been conducted at sites in Peru and Costa Rica. Data collected as part of this impact assessment will test how variations across programs affect volunteers' perceptions of intercultural competence and other outcomes. The multi-method research includes longitudinal surveys, in-depth interviews, and focus groups.

The International Volunteering Impacts Survey (IVIS) used in this research was developed by CSD researchers for this study, and is the first systematic survey to measure the full range of possible volunteer outcomes and allow for comparison across service programs and contexts.

SELECTED PUBLICATIONS

Tools of the trade: The International Volunteers Impact Survey. *International Journal of Volunteer Administration*, by B.J. Lough, A.M. McBride, & M.S. Sherraden.

Perceived impacts of international service on volunteers: Interim results from a quasi-experimental study (CSD Research Report), by A.M. McBride, B.J. Lough, & M.S. Sherraden.

Capacity building contributions of short-term international volunteers (CSD Working Paper), by B.J. Lough, A.M. McBride, M.S. Sherraden, & K. O'Hara.

KEY PARTNERS

Cross-Cultural Solutions and WorldTeach

KEY FUNDERS

Ford Foundation and the Brookings Institution and Washington University Academic Venture Fund



IMPACTS OF INTERNATIONAL SERVICE ON EUROPEAN VOLUNTEERS AND HOST COMMUNITIES IN AFRICA

CSD partners with VOSESA (Volunteer Organization and Service Enquiry Southern Africa) in Johannesburg to assess the impacts of international service. VOSESA has utilized CSD's international service impact project design used in Peru and Costa Rica and modified the methods and instruments to fit the programmatic and cultural context of Sub-Saharan Africa. Working with international service programs based in Germany, VOSESA is examining the impact of international service in South Africa, Mozambique, and Tanzania through volunteer surveys, host organization interviews, and host beneficiary focus groups. CSD has consulted on methods and instrumentation and will analyze the volunteer data.

KEY PARTNER

Volunteer & Service Enquiry Southern Africa (VOSESA) at University of Johannesburg

KEY FUNDERS

Ford Foundation and the Brookings Institution and Washington University Academic Venture Fund

COMMUNITY HEALTH IMPACTS OF INTERNATIONAL SERVICE IN UGANDA

In partnership with OmniMed and Uganda Chartered HealthNet at Makerere University, CSD has helped to design a prospective randomized clinical trial measuring the impacts of volunteer-based health trainings on health-related behaviors, including antenatal care, latrine usage, specific illnesses, consultation with community health workers or health facilities, and vitamin and medication usage. The research is being conducted in the Mukono district in central Uganda. CSD has consulted on research design and instrumentation and will analyze and publish the findings.

KEY PARTNERS

OmniMed and Uganda Chartered HealthNet at Makerere University

KEY FUNDERS

Ford Foundation and the Brookings Institution and Washington University Academic Venture Fund



EMERGING PERSPECTIVES ON INTERNATIONAL VOLUNTEERISM IN ASIA

This project examines current challenges and emerging perspectives in international volunteerism in Asia. Evidence from the Asian region is scant compared with Europe and the Americas, despite increasing activity and new forms of partnership. This project examined current research on volunteerism in the Asia region, conducted an online survey of Asian international volunteer sending organizations to identify principal characteristics and assess challenges and strengths, and conducted qualitative field research in six countries (Japan, Singapore, India, China, the Philippines, and Vietnam), interviewing international volunteer organizations on the Asian-perspective on international volunteerism, and emerging trends.

SELECTED PUBLICATIONS

Emerging perspectives on international volunteerism in Asia (FORUM Research Paper), by C. Brassard, M.S. Sherraden, & B.J. Lough

KEY PARTNER

Lee Kuan Yew School of Public Policy at National University of Singapore

KEY FUNDERS

Project funding provided to lead researcher by International FORUM on Development Service and Singapore International Foundation



YOUTH SERVICE

YOUTH SERVICE IN LATIN AMERICA AND THE CARIBBEAN

This study assessed the status of youth volunteer service in Latin America and the Caribbean (LAC). Data for this research come from a cross-sectional survey of youth volunteer service programs in 12 countries across the LAC region.

Taken as a whole, the data suggest that youth in the LAC region engage in volunteer service that has developmental aims. The programs participating in this research reveal a focus on social development for the volunteers as well as the communities and individuals with whom they work.

It is not known what role this volunteer service plays in volunteers' lives. An area for future research is to assess how youths view volunteer service and how it impacts their employability and long-term civic engagement.

Regarding institutions and capacity, the data show that very few government agencies hosted youth service in this sample. In addition, social, economic, and political conditions were identified by staff as challenges for program implementation. Institutional development will require investments across sectors. The volunteer management field also needs capacity building via formal education, consulting, and networking.

SELECTED PUBLICATIONS

Youth volunteer service as positive youth development in Latin America and the Caribbean. *Children and Youth Services Review*, by A.M. McBride, E. Johnson, R. Olate, & K. O'Hara.

Youth volunteer service in Latin America and the Caribbean: A regional assessment (CSD Research Report), by A.M. McBride, R. Olate, & L. Johnson.

Youth volunteerism and civic service in Latin America and the Caribbean: A potential strategy for social and economic development (CSD Report), by L. Johnson, C. Benítez, A.M. McBride, & R. Olate.

KEY PARTNERS

ALIANZA ONG, Centro de Formación Popular Renaciendo Juntos, Centro de Información para la Prevención del Abuso de Drogas, Ecoclubes, Fe y Alegría Panamá, Fundação Abrinq, Fundación Antonio, Fundación Rostros y Voces, Instituto Nicaragüense de Investigación y Educación Popular (INIEP), National Youth Service (NYS), Restrepo Barco, and Volunteer Youth Corps

KEY FUNDERS

Ford Foundation and Inter-American Development Bank Youth Development and Outreach Program



CIVIC ENGAGEMENT & SERVICE AT CSD (2000-2010)

NORTH AMERICAN COMMUNITY SERVICE pilot project tests international service teams in Canada, Mexico, and the United States.

MAJOR INITIATIVE LAUNCHED to study, inform, and assist in the development of civic service worldwide, with the support of the Ford Foundation.

LAUNCH OF COMPREHENSIVE ASSESSMENT of civic service programs worldwide to develop global research agenda.

SPECIAL ISSUE OF *SERVICE ENQUIRY* documents and analyzes the experience of service and volunteerism in different parts of the world.

CIVIC SERVICE: IMPACTS & INQUIRY: AN INTERNATIONAL SYMPOSIUM assesses and critiques the state of knowledge of the field, and develops a scholarly agenda for future research.

TOWARD A GLOBAL RESEARCH AGENDA ON CIVIC SERVICE SYMPOSIUM in Buenos Aires documents the cultural, social, political, and economic issues that affect the development, implementation, and assessment of civic service around the world.

2000

2001

2002

2003

2004

2005

2006



SPECIAL ISSUE OF *NONPROFIT AND VOLUNTARY SECTOR QUARTERLY* defines field and knowledge base of civic service worldwide.

SPECIAL ISSUE OF *VOLUNTARY ACTION* journal examines developments, impacts, and challenges of international service.

LAUNCH OF CROSS-SECTIONAL SURVEY of youth volunteer service programs in 12 countries in Latin America and the Caribbean.

CIVIC SERVICE WORLDWIDE: IMPACTS AND INQUIRY book examines the diverse forms and effects of civic service and moves toward defining theory that can be empirically tested.

LAUNCH OF QUASI-EXPERIMENTAL STUDY to assess the impacts of international volunteer service in Peru and Costa Rica on volunteers, host organizations, and community members.

INTERNATIONAL VOLUNTEER SERVICE RESEARCH & POLICY FORUM with the Brookings Institution examines how international volunteering and service serve as critical tools for meeting global challenges.

2007

2010

INTERNATIONAL SERVICE IN THE CONTEXT OF GLOBALIZATION conference in London identifies key questions and strategies to guide future research on international service.

EFFECTS OF CIVIC SERVICE WORLDWIDE RESEARCH ROUNDTABLE held in Accra, Ghana and co-organized by CSD and the International Association of National Youth Service focuses on research on youth service in various countries around the world.

UNDERSTANDING CIVIC SERVICE: INTERNATIONAL RESEARCH AND APPLICATION SYMPOSIUM highlights international scholars' research on international service, service-learning, and national service.



PRODUCTIVE AGING

The world is in the midst of a demographic revolution. Globally, those aged 60 and above will comprise 13.6% of the population by 2020 and 22.1% of the population by 2050. In the US, these numbers will be even higher: adults aged 60 and over will account for 22.2% of the U.S. population in 2020, and 25.5% by 2050. As the aging population grows in the US and around the world, it will be necessary to develop policy and programs that support active engagement in later life.

In its work on productive aging, CSD seeks to advance national and international research and policy innovation to actively involve older adults in employment, volunteering, caregiving, education, and other productive activities. We are not at all suggesting that older adults should be forced to work or volunteer. We are only suggesting that these opportunities should be more available in the years ahead for older adults who want to remain engaged.

The imperative to change policies and expectations about aging in America is based on evidence that on-going productive engagement produces positive outcomes for older adults, their families, communities, and society as a whole. Expanding opportunities for productive engagement, including formal volunteering and mutual aid, may lower social costs by reducing health care expenses and need for post-retirement income supports. In addition, older adults are a valuable source of growth in volunteerism and civic service. Evidence suggests that older employees benefit their workplace, contributing experience, stability, and reliability. There is also evidence that productive engagement in later life increases health and well-being.

CSD scholars have produced some of the seminal work in the productive aging field. Nancy Morrow-Howell, James Hinterlong, and Michael Sherraden introduced a conceptual framework for a research agenda on the topic in their 2001 book, *Productive Aging: Concepts and Challenges*. Other work includes “Maximizing the Productive Engagement of Older Adults,” published in the book *Successful Aging through the Life Span*, and “Productive Engagement of Older Adults: Volunteerism and Service,” published in the book *Perspectives on Productive Aging: Social Work with the New Aged*.



EXPERIENCE CORPS' SCHOOL-BASED TUTORING PROJECT

CSD recently completed a two-year, \$2 million study on Experience Corps®, an inter-generational tutoring program that places older adults in public schools to help students who have been identified as poor readers. CSD's research investigated the program's effects on participating students and on the older adults who provide the tutoring. Research on students was conducted at Experience Corps sites in Boston and New York; research on older adults was conducted in 18 cities with Experience Corps programs.

Results demonstrate that participation in the Experience Corps program produced positive health outcomes for students and volunteers alike. Students who participated in the program improved their reading skills significantly, making over 60% more progress in learning two critical reading skills — sounding out new words and reading comprehension — compared to similar students not served by the program.

The volunteers experienced a statistically significant decrease in functional limitations and depressive symptoms. Almost all (96%) of the older adult volunteers agreed that they felt better about themselves since working in Experience Corps, and many (85%) felt that their lives had improved because of their involvement in the program.

SELECTED PUBLICATIONS

Stipended volunteer civic service: Inclusion, retention, and volunteer benefits. *Public Administration Review*, by A.M. McBride, E. Gonzales, N. Morrow-Howell, & S. McCrary.

Health outcomes of Experience Corps®: A high commitment volunteer program. *Social Science and Medicine*, by S. Hong & N. Morrow-Howell.

Examining the effects of New York Experience Corps® program on young readers. *Literary Research and Instruction*, by M. Gattis, N. Morrow-Howell, S. McCrary, M. Lee, M. Jonson-Reid, H. McCoy, K. Tamar, A. Molina, & M. Invernizzi.

Evaluation of Experience Corps: Student reading outcomes (CSD Research Report), by N. Morrow-Howell, M. Jonson-Reid, S. McCrary, Y. Lee, & E. Spitznagel.

KEY PARTNER

Mathematica Policy Research, Inc.

KEY FUNDER

Atlantic Philanthropies



OLDER ADULTS IN SERVICE TO SOCIETY

Given evidence that volunteering benefits older adults as well as the consumers of the services they provide, it makes sense to maximize the number of older volunteers engaging in service roles. The question is how to close the gap between actual and potential involvement of older adults in service roles: that is, how to maximize the potential of our aging society. The challenge is to create enough service roles to engage the capacities of all older adults who choose to access them.

In this project, scholars developed a measurement tool to assess institutional capacity to engage older volunteers, including access, information, incentives, and facilitation, and used this tool to collect data on volunteer programs and older adult volunteers. Data from 51 volunteer programs and 405 older adults who provided volunteer service through these programs demonstrated that programs vary in institutional capacity and that this variation affects the volunteer experience. Perceived benefits reported by volunteers were related to the facilitation and incentives provided by the organization.

The measurement tool developed for this project has been used since by several researchers and program developers across the country.

SELECTED PUBLICATIONS

Why do older volunteers stop volunteering? *Ageing & Society*, by F. Tang, N. Morrow-Howell, & E. Choi.

Organizational support and volunteering benefits for older adults. *The Gerontologist*, by F. Tang, E. Choi, & N. Morrow-Howell.

Inclusion of diverse older populations in volunteering: The importance of institutional facilitation. *Nonprofit and Voluntary Sector Quarterly*, by F. Tang, N. Morrow-Howell, & S. Hong.

Institutional facilitation in sustained volunteering among older volunteers. *Social Work Research*, by F. Tang, N. Morrow-Howell, & S. Hong.

Who benefits from volunteering? *The Gerontologist*, by N. Morrow-Howell, S. Hong, & F. Tang.

KEY FUNDER

MetLife Foundation



PRODUCTIVE AGING IN CHINA

In the decades ahead, China, like other countries, will have a very large older population, with many older adults who are relatively healthy and interested in being actively engaged. Contributions of older adults will be necessary for social and economic development of families, communities, and society. To begin to address this agenda, gerontology scholars from seven countries participated in a 2009 conference to advance international research and policy innovations in productive aging, with a focus on China. The conference marked the first time that productive aging was considered at a national level in China.

Scholars at the conference shared information from mainland China, the United States, Australia, Japan, Korea, Hong Kong, and Taiwan about programs and policies that are developing to support the engagement of older adults in employment, volunteering, caregiving, and life-long learning activities. Their papers are published in English in a special issue of the *China Journal of Social Work* and in Chinese by the China Social Sciences Press.

A second conference on Productive Aging will be held on the campus of Peking University in 2011.

SELECTED PUBLICATIONS

Productive aging and China: Perspectives from East Asia and abroad [special issue]. *China Journal of Social Work*, edited by N. Morrow-Howell & A.C Mui.

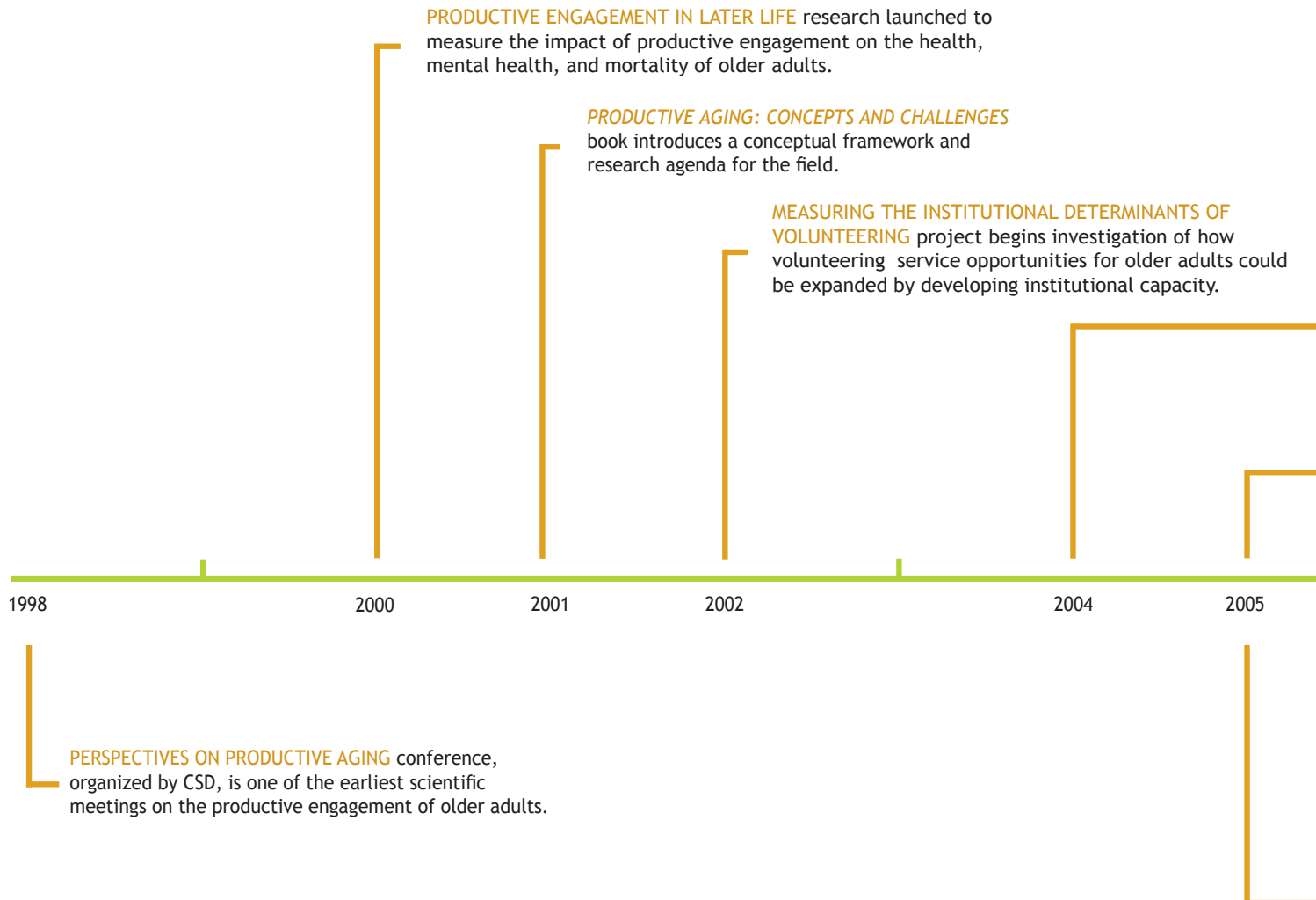
Productive Aging Conference Report (CSD Report), by N. Morrow-Howell, J. Gao, L. Zou, & Y. Xie.

KEY PARTNERS & FUNDERS

Centre for Social Development Asia at the National University of Singapore, Hong Kong Polytechnic University, Peking University, Shandong University, and Social Policy Research Center at the Chinese Academy of Social Sciences



PRODUCTIVE AGING AT CSD (1998-2010)





OLDER ADULTS IN SERVICE TO SOCIETY project assesses volunteerism as one type of productive activity that holds great promise for engagement of older adults.

LAUNCH OF RESEARCH ON EXPERIENCE CORPS to assess impacts on older adult volunteers and the students they serve.

SPECIAL ISSUE OF CHINA JOURNAL OF SOCIAL WORK examines productive aging and China from multiple perspectives.

MAXIMIZING CIVIC ENGAGEMENT AMONG OLDER ADULTS conference plays critical role in elevating attention paid to civic engagement at the 2005 White House Conference on Aging.

2009

2010

PRODUCTIVE AGING IN CHINA is subject of Friedman Conference on Aging at Washington University.

FIRST NATIONAL CONFERENCE on productive aging in China at conference at Shandong University in Jinan, organized by CSD, Shandong University, and the Chinese Academy of Social Sciences.



THRIVING COMMUNITIES

A major challenge facing the US is to create thriving communities that enable low- and moderate-income families to lead lives with a reasonable degree of stability, support, and resources to take care of their basic needs, find satisfaction in life, and raise and educate their children successfully.

It seems likely that a truly adequate response to this challenge will rest on multi-disciplinary research on finances, physical and mental health, employment, housing, child development and education, community well-being, political access and representation, and environmental sustainability.

CSD is engaged in two collaborative multi-disciplinary projects that explore the policies and supports that create and sustain thriving communities: the Pagedale Development Project and the Livable Lives Initiative.

CSD is also very active in working with United Way Worldwide on its global strategies for community development. In addition, future CSD research will include an examination of the social dimensions of global environmental change. The project aims to inform programs and policies that address the underlying social, economic, and political determinants of urban water insecurity in the Philippines.



PAGEDALE DEVELOPMENT PROJECT

The Pagedale Development Project is an individual, family, and community economic development initiative in Pagedale, Missouri. The project encompasses leadership and human capacity development, youth development, educational attainment, asset building in households, housing improvement, business growth, and social services. This multi-year initiative is designed to develop an integrated “equity” framework for community development. Research will assess investments at the community, family, and individual levels and measure the financial, human, and social benefits in monetary terms. Findings will inform a variety of constituencies on effective neighborhood redevelopment of a community.

LIVABLE LIVES

CSD is organizing Washington University’s Livable Lives Initiative, which investigates how policies and programs can be designed to help those with low or moderate incomes achieve lives that are more stable, secure, satisfying, and successful. The Livable Lives Initiative started at the Brown School, with a vision of developing a multi-disciplinary, University-wide project. A competitive RFP process, launched in August, 2009, invited University faculty to propose projects that move forward the thinking, research, advocacy, and policy associated with achieving livable lives.

In 2009, the initiative awarded eight grants to faculty across the University to begin this research. In keeping with the Initiative’s multi-disciplinary focus, the selected projects represent a range of academic disciplines and topics.

Future work will include larger research studies and national conferences. The aim is to build a large body of work that informs local programs as well as state and federal policies in economic security, employment, public health, education, housing, and other key areas.

KEY PARTNERS

Beyond Housing, George Warren Brown School of Social Work, and Washington University in St. Louis

KEY FUNDERS

Center for Social Development, Ford Foundation, Prevention Research Center at Washington University’s Brown School, and Robert Wood Johnson Foundation

KEY PARTNER

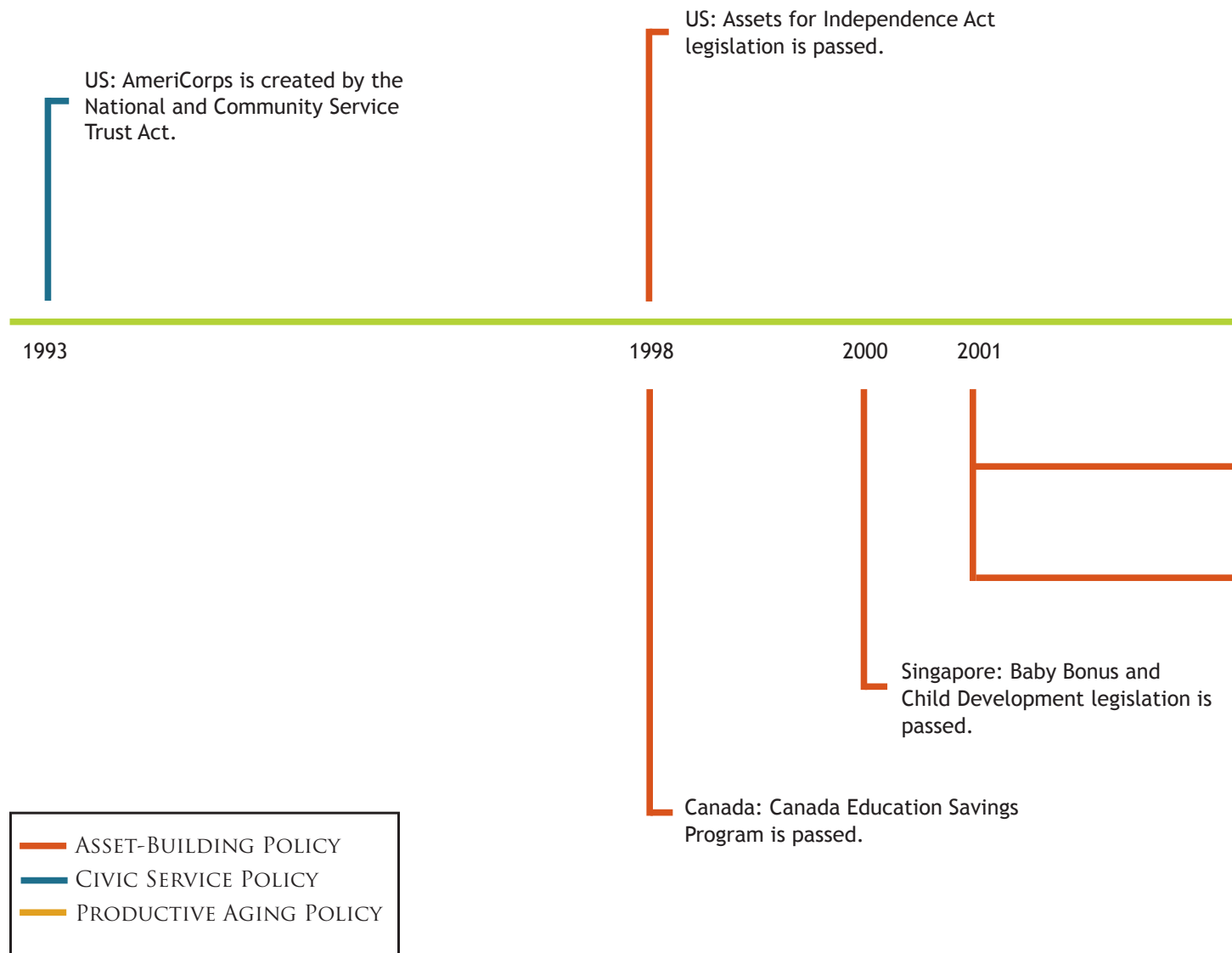
Washington University in St. Louis

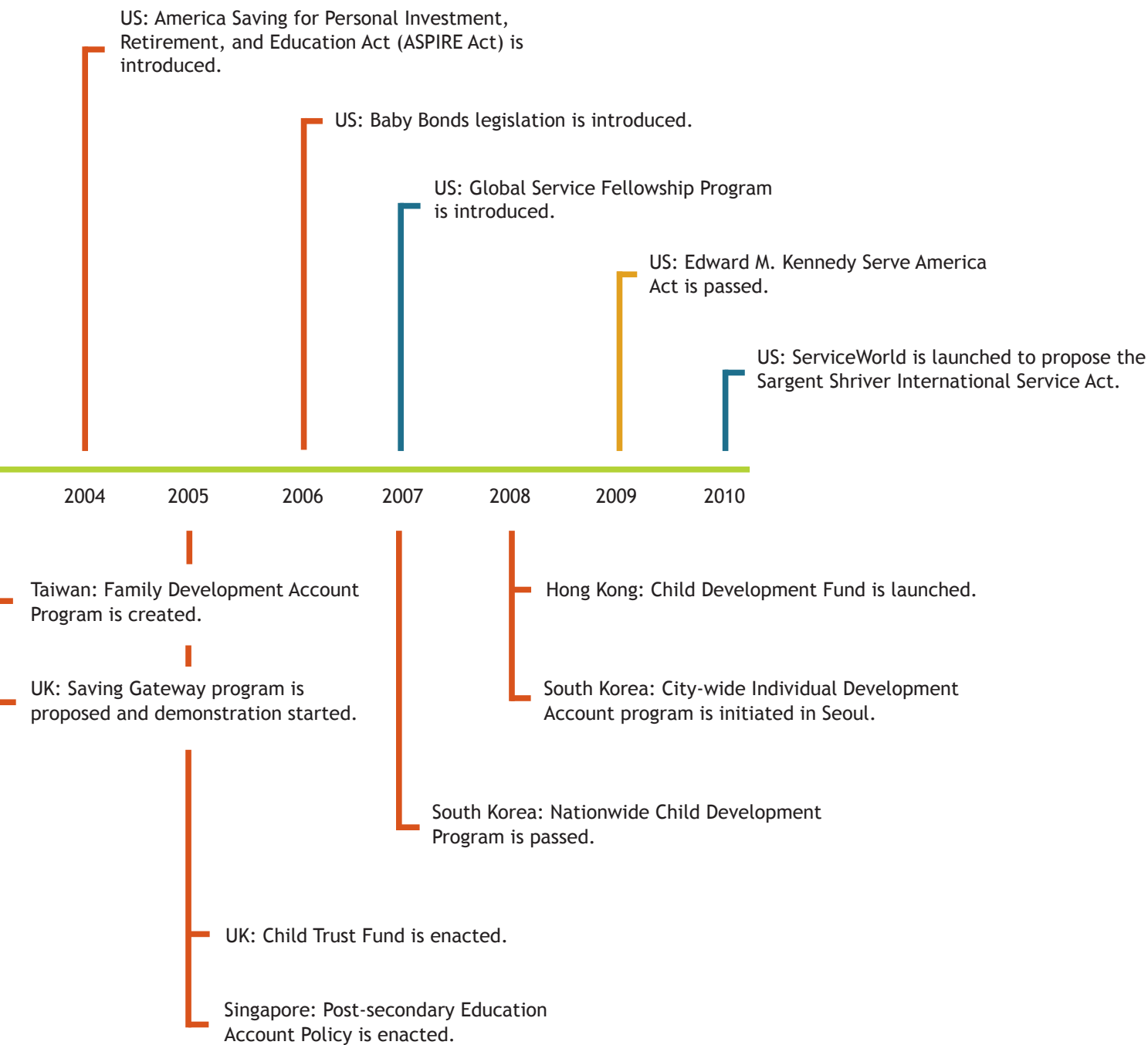
KEY FUNDER

Ford Foundation



SELECTED POLICY INFLUENCE OF CSD'S RESEARCH (1993-2010)







TRAINING LEADERS

CSD's mission in training graduate students for both professional and academic roles is ongoing and contributes greatly to the field. Former master's students who worked as CSD research assistants now staff asset-building programs around the country. A growing number of former doctoral students have faculty positions at universities where they are leading discussions and research on CDAs and other areas of study.

Other students are "in the pipeline." Doctoral and master's students are engaged in key CSD research projects. This rigorous training enhances capacity. At the end of the day, these current and former students are likely to create larger impacts on research, policy, and practice than we can imagine today.

Recent graduates have accepted tenure track faculty positions at Adelphi University, Boston College, Eastern Washington University, National University of Singapore, University of Houston, University of North Carolina, and University of Pittsburgh.

CSD values diversity. Among the graduate students who have trained at CSD, well over half are people of color from the United States and other countries. Fellowships from the Ford Foundation have made this possible.

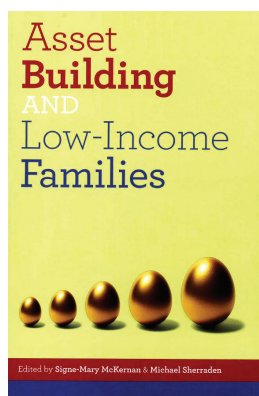
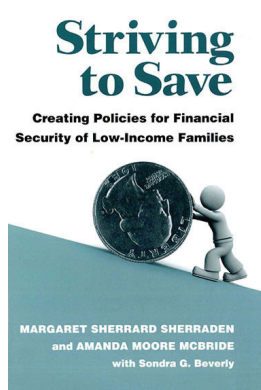


COMMUNICATIONS

PUBLICATIONS

As an academic institution, publications are CSD's essential products. CSD publishes work from its own research as well as research by affiliated scholars, policymakers, and practitioners. CSD maintains a working paper series, in addition to publishing research reports, policy reports, and briefs on research findings and related policy.

Several recent books, authored by CSD faculty, focus on research conducted by CSD.



WEB SITE (CSD.WUSTL.EDU)

In 2009, CSD launched a new web site featuring a publications database with enhanced search capabilities and a searchable projects database. In addition, comprehensive bibliographies on asset building and civic engagement and service now available on the site offer convenient, web-based access to over 3,000 citations, many with abstracts and links to full text.

E-NEWSLETTER

CSD disseminates a quarterly electronic newsletter highlighting events, research, and publications. Contact us at csd@wustl.edu to join our mailing list.



FUNDERS

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 Insight Center for Community Economic
 Development
 Inter-American Development Bank Youth Development
 and Outreach Program
 Internal Revenue Service
 Jim Casey Youth Opportunity Initiative
 John D. and Catherine T. MacArthur Foundation
 Joyce Foundation
 Levi Strauss Foundation
 Lumina Foundation for Education
 MasterCard Foundation
 MetLife Foundation
 Missouri Department of Social Services
 Moriah Fund
 National Endowment for Financial Education

National Rural Funders Collaborative
 National University of Singapore
 Native Financial Education Coalition
 New America Foundation
 Peking University
 Prevention Research Center at Washington University's
 Brown School
 Richard and Rhoda Goldman Fund
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 Rockefeller Foundation
 Seoul Welfare Foundation
 Shandong University
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 Social Sciences
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 Washington University in St. Louis
 Wider Opportunities for Women
 W.K. Kellogg Foundation



PARTNERS

CSD has developed partnerships in the US and around the world with research institutions, community organizations, and other institutions. These partnerships are central to CSD's mission of connecting applied research to policy.

Argentina

Ecoclubes

Australia

ANZ Bank

Brazil

Fundação Abrinq

China (mainland)

China Center for Town Reform and Development

Hutubi County Government, Xinjiang

Peking University

Shandong University

Social Policy Research Center at the Chinese Academy of Social Sciences

Tsinghua University

Colombia

Banco Caja Social de Colombia

Fundación Antonio

Restrepo Barco

Universidad de Los Andes

Dominican Republic

ALIANZA ONG

Ghana

HFC Bank

Institute of Statistical, Social, and Economic Research at the University of Ghana

Guyana

Volunteer Youth Corps

Hong Kong

Chinese University of Hong Kong

Hong Kong Polytechnic University

Indonesia

State Islamic University

University of Indonesia

Jamaica

National Youth Service

Kenya

Kenya Institute for Public Policy Research and Analysis

Kenya Postbank

Mexico

Fundación Rostros y Voces

Nepal

Bank of Kathmandu

New ERA

Nicaragua

Instituto Nicaragüense de Investigación y Educación Popular

Panama

Fe y Alegría Panamá

Peru

Centro de Información y Educación para la Prevención del Abuso de Drogas

Singapore

Centre for Social Development Asia at the National University of Singapore

Lee Kuan Yew School of Public Policy at the National University of Singapore

National University of Singapore

South Africa

Centre for Social Development Africa at the University of Johannesburg

Volunteer and Service Enquiry Southern Africa at the University of Johannesburg

South Korea

Chung Ang University

Korean Labor Institute

Korean Ministry of Health and Welfare

Seoul Welfare Foundation

Taiwan

National University of Taiwan

Uganda

Build Africa Uganda

Stanbic Bank - Masindi Branch

Uganda Chartered Healthnet at Makerere University

United States

Abt Associates

ADVOCAP

Adelphi University

Alabama Arise

Alaska Business Development Center

Alternatives Federal Credit Union

ALU LIKE

Bay Area IDA Collaborative

Better Family Life

Beyond Housing

Black Hills State University

Boston College

Boys & Girls Clubs of Delaware



Brookings Institution
 Building Bridges Coalition
 Capital Area Asset Building Corporation
 Center for Social Research at Southern University
 Central Vermont Community Action Council
 CFED
 Cherokee Nation
 Cheyenne River Tribal Business Information Center
 Chief Dull Knife College
 Columbia University
 Community Action Project of Tulsa County
 Consultative Group to Assist the Poor
 Cross-Cultural Solutions
 Eastern Washington University
 Family Conservancy
 FDIC
 Federal Reserve Bank of New York
 Federal Reserve Bank of Saint Louis
 Federation of Southern Cooperatives
 First Nations Development Institute
 Florida A&M University
 Florida Family Network
 Foundation Communities
 Four Bands Community Fund, Inc.
 Fundación Chana y Samuel Levis
 George Warren Brown School of Social Work at
 Washington University
 Harlem Children's Zone
 Initiative on Financial Security at the Aspen Institute
 Intertribal Council of Arizona
 John H. Bonner Center
 Juma Ventures
 Justine Petersen Housing & Reinvestment Corporation
 Kathryn M. Buder Center for American Indian Studies
 Lac Courte Oreilles Ojibwe Community College
 MACED/Owsley County Action Team
 Mathematica Policy Research, Inc.
 Menominee Indian Tribal Association
 Mercy Corps
 Mile High United Way
 Mississippi Association of Cooperatives
 Native Financial Education Coalition
 Navajo Partnership for Housing
 NAYA Family Center
 New America Foundation
 North Carolina Commission of Indian Affairs
 North Carolina Indian Economic Development Initiative
 Northern Pueblos Housing Authority
 Oakland Livingston Human Services Agency
 Oklahoma Department of Human Services

Oklahoma State Department of Health
 Oklahoma State Treasurer's Office
 Oklahoma Tax Commission
 OmniMed
 People for People
 Prevention Research Center at Washington University's
 Brown School
 Realize Consulting
 Red Cliff Housing Authority
 RTI International
 Rural Dynamics, Inc. of Montana
 Sargent Shriver National Center on Poverty Law
 Save the Children USA & Canada
 ShoreBank Corporation
 Sinte Gleska University
 Southern Good Faith Fund
 Spotted Eagle, Inc.
 TIAA-CREF
 Tohono O'odham
 Tuskegee University
 United Tribes of North Carolina
 United Way of Greater St. Louis
 United Way Worldwide
 University of Buffalo
 University of Houston
 University of Illinois
 University of Kansas School of Social Welfare
 University of Michigan
 University of Missouri-St. Louis
 University of North Carolina
 University of Oklahoma-Tulsa
 University of Pittsburgh
 Urban Institute
 Washington University in St. Louis
 White Earth Investment Initiative
 Wider Opportunities for Women
 Women's Self-Employment Project
 WorldTeach
 Ysleta del Sur Pueblo

Venezuela

Centro de Formación Popular Renaciendo Juntos



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